

BISCAYNE BANCSHARES, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3899456	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$261	\$338	29.6%		
Loans	\$230	\$299	30.3%		
Construction & development	\$3	\$1	-47.1%		
Closed-end 1-4 family residential	\$97	\$143	48.3%		
Home equity	\$3	\$2	-28.5%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-33.3%		
Commercial & Industrial	\$10	\$13	31.0%		
Commercial real estate	\$77	\$83	8.6%		
Unused commitments	\$14	\$31	123.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$4	-3.3%		
Cash & balances due	\$22	\$32	48.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$238	\$306	28.8%		
Deposits	\$230	\$298	29.3%		
Total other borrowings	\$7	\$8	14.3%		
FHLB advances	\$7	\$8	14.3%		
Equity					
Equity capital at quarter end	\$23	\$32	37.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	9.4%	--		
Tier 1 risk based capital ratio	11.8%	13.0%	--		
Total risk based capital ratio	13.1%	14.2%	--		
Return on equity ¹	36.8%	14.8%	--		
Return on assets ¹	3.1%	1.3%	--		
Net interest margin ¹	4.3%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	425.0%	502.4%	--		
Loss provision to net charge-offs (qtr)	113.6%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	6.2%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	1.3%	0.0%	--
Commercial real estate	0.8%	0.7%	0.0%	0.0%	--
Total loans	0.3%	0.2%	0.1%	0.0%	--